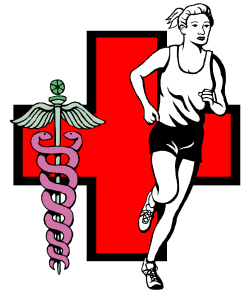




## HEALTH MATTERS

### A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



June 30 Balance	\$959,396		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$1,046,516		Jan - Jul Revenues	\$5,728,814
Employer Premiums	891,305		Jan - Jul Expenses	\$5,509,500
Employee Premiums	141,253		July 31, 2009 Balance	\$1,280,168
Other Revenues	13,958			
Total Expenses	\$725,744		YTD Gain/(Loss)	\$219,314
Week 1 Claims	146,491			
Week 2 Claims	124,821			
Week 3 Claims	136,356			
Week 4 Claims	134,277			
Rx Claims	98,349			
Other Expenses	85,450			
Monthly Gain/(Loss)	\$320,772			
July 31 Balance	\$1,280,168			

Note: July was an exceptionally good month because of the third payroll.

#### Wellness 2009

Thanks to everyone who has elected to participate in the 2009-10 wellness initiative. Blood draws are completed. Personal consultations will take place in the coming weeks. Then, for those of us who need to improve in one or more areas, the real work will begin. Remember that you will need to follow through with your personal improvement plan to remain eligible for the \$10 per pay premium discount. We believe that many participants will see significant improvement in their personal health metrics, and that the City will see significant aggregate improvement. (Remember, the City never has access to your personal data.)

#### Flu News

The City is making plans to react to a potential outbreak of the H1N1 virus. Although it is necessary to remain flexible, as no one knows the exact pattern or the scope of the virus, there are some things every employee should know.

**Flu Shots:** The Centers for Disease Control (CDC) has identified the high risk groups who will have priority for the vaccine: pregnant women, people living with or caring for children younger than six months, health care and emergency medical services workers, children and young people ages six months through 24 years, and people ages 25 through 64 years with certain chronic conditions (e.g., asthma, heart disease, diabetes). EMS Chief Mark Hulett of the Carmel Fire Department is working with the Hamilton County Health Department to obtain vaccinations for our public safety personnel. We do not expect to be able to provide the H1N1 vaccination to our general employee population. Those who fall into other at-risk groups should make arrangements to get the vaccination through their personal physician or their county health department.

**Seasonal Flu:** CFD is planning to offer vaccinations for the seasonal flu. The seasonal vaccine changes each year based on international surveillance and scientists' estimations about which types and strains of viruses will circulate in a given year. Employees will be notified when the seasonal flu vaccine is available. The City strongly urges all employees to take advantage of this opportunity. In particular, people over age 50 are at greater risk for the seasonal flu than for H1N1. The seasonal flu vaccine will not provide protection against the H1N1 virus. If sufficient vaccine is available, it is safe to get both shots.

**Flu Symptoms:** Influenza usually starts suddenly and may include the following symptoms: fever or chills; headache; tiredness (can be extreme); cough; sore throat; runny or stuffy nose; body aches; diarrhea and vomiting (more common among children than adults). Having these symptoms does not necessarily mean that you have the flu. Many different illnesses, including the common cold, can have similar symptoms.

**Spreading the Flu:** The flu usually spreads from person to person in respiratory droplets when people who are infected cough or sneeze. Healthy adults may be able to infect others **1 day before** getting symptoms and up to **5 days after** getting sick. (Children may pass the virus for longer than 7 days.) Therefore, it is possible to give someone the flu before you know you are sick as well as while you are sick.

The best ways to prevent the spread of the flu are through simple, everyday actions: cover your nose and mouth with a tissue when you cough or sneeze, and throw the tissue in the trash after you use it; wash your hands often with soap and water, especially after you cough or sneeze (alcohol-based hands cleaners are also effective, so you may want to keep bottle of hand sanitizer at your desk or customer service counter); avoid touching your eyes, nose or mouth. Germs spread that way.

**What to Do:** If Carmel is hit by a greater than normal flu outbreak:

*If you are exposed to the virus but do not become ill, you should report to work. Watch carefully for symptoms and take all necessary precautions (see above) to keep from infecting others. In jobs with frequent public contact, additional precautions may be required.*

*If you are at work and show symptoms of the virus, you will be sent home. If you develop symptoms at home, you should call in sick. We cannot risk spreading the virus throughout the workplace.*

*If you have dependents who are ill with the virus and you must care for them, speak with your supervisor. In most cases, you will be able to take time off under the Family and Medical Leave Act. If schools are closed, we will issue additional guidance regarding the care of well children.*

*If you contract the virus, either seasonal or H1N1, stay home. While you may feel you are needed at work, you will do more harm than good. According to the CDC, you should not return to work until at least **24 hours after you are free of fever** (without the use of fever-reducing medications). Depending on the severity of the outbreak, employees who contract the flu may or may not be required to provide a doctor's release to return to work; check with Human Resources.*

**For Additional Information:** To keep updated on the H1N1 virus or the seasonal flu, visit these Centers for Disease Control sites [www.cdc.gov/h1n1flu](http://www.cdc.gov/h1n1flu) or [www.cdc.gov/flu](http://www.cdc.gov/flu), or the Indiana Department of Health site [www.in.gov/flu](http://www.in.gov/flu).